



Oregon Housing and Community Services

What We Do Matters!

Rick Crager, Acting Director

Housing Opportunity Bill (2009 HB 2436)

Document Recording Fee

Fund Overview

Approved by the 2009 Legislature, the Housing Opportunity Bill (HB 2436) imposes a \$15 recording fee on the first page of real estate documents and dedicates the resulting revenue to address the housing needs of Oregon's communities. The revenue generated comes through Oregon Housing and Community Services to support its partners in their work to increase the supply of affordable rental housing for hard working families, seniors, and people with disabilities. Funds also expand homeownership opportunities across the state and address barriers to homeownership faced by the state's minority populations.

The bill provides a formula for distributing revenues to the following activities: multifamily rental housing development, home ownership assistance, homelessness prevention and intervention; and to maintain and expand a vital network of community-based nonprofit housing providers.

The positive impact of these funds is felt throughout Oregon. Each dollar spent strengthens families, generates economic activity, and creates jobs at the local level. Recipients of these resources may benefit from wrap around services and safer neighborhoods. Creating affordable housing stretches household budgets so struggling families can pay for necessities such as food, clothing and medical expenses. People whose housing needs are met are more stable and less likely to become homeless.

2009-2011 Estimated Allocations - \$18,486,784

Emergency Housing Account			\$1,848,678
Grants to Community Action Agencies	\$1,798,080	Administration	\$50,598
Home Ownership Assistance Account			\$2,588,150
Regional Housing Centers	\$899,098	Homeowner Education	\$180,000
Down Payment Assistance	\$863,886	Training for Practitioners	\$68,000
Homeownership Innovation	\$400,000	Administration	\$177,166
General Housing Account			
Affordable Multifamily Housing			\$12,940,749
Preservation of Expiring Use Projects	\$4,589,614	Housing Innovations	\$669,550
Capital Grants and Loans	\$3,900,408	Capital Needs Assessments	\$300,000
Existing Portfolio	\$1,500,000	Project Operating Grants	\$300,000
Permanent Supportive Housing	\$1,150,000	Administration	\$531,177
Network of Community-based nonprofit housing providers			\$1,109,207
Capacity Building Grants	\$875,545	Training and Technical Assistance	\$86,995
Capacity Assessments	\$100,000	Administration	\$46,667



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Housing Opportunity Bill (2009 HB 2436) **Emergency Housing Account** (\$1,848,678)

Overview:

Oregon is stronger when all residents have safe, decent, affordable housing. Affordable housing and critical support services help individuals and families remain healthy, obtain a quality education, achieve economic resilience and contribute fully to our communities.

Providing housing opportunities for Oregonians is more important than ever. Across Oregon, the number of individuals and families seeking emergency shelter and rental assistance has increased sharply. In 2009, OHCS and its partners counted more than 17,000 Oregonians experiencing homelessness. Of them, 43 percent were in families with children, and more than 25 percent were under the age of 18. The number of homeless veterans nearly doubled from the previous year.

Document Recording Fee funds deposited into the Emergency Housing Account provide our most flexible tools to partners across our state to either prevent homelessness before it begins or quickly and effectively end homelessness for families and individuals.

Objectives and strategies	Actual and projected outcomes
Move Oregonians out of Homelessness	
Emergency shelter and transitional housing provides immediate stable homes.	27 individuals and 428 people in families stabilized through emergency shelter 14 individuals and 163 people in families transition to stable homes
Create stable housing for people experiencing homelessness with deposit and move-in assistance.	43 individuals and 502 people in families move into stable homes
Prevent Oregonians from Becoming Homeless	
Provide necessary financial assistance for Oregonians to maintain housing through homeless prevention payments (e.g. rental assistance).	462 individuals, and 1,132 people in families can weather emergencies and remain stable in housing
Rental assistance and similar tools prevent homelessness from the beginning. Increasing household income, overcoming barriers to self-sufficiency and case management can ensure housing stability.	1,873 individuals and 938 people in families (support) 288 individuals and 3,395 people in families (case management)

Delivery system:

OHCS distributes Emergency Housing Account funds to local Community Action Agencies throughout Oregon, based on a formula that includes population, the percent of people living at or below the poverty level, rental costs, and one-night homeless count results. Households must be low-income (at or below 80 percent of area median income) to apply.



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Housing Opportunity Bill (2009 HB 2436) Home Ownership Assistance Account (\$2,588,150)

Overview:

Homeownership remains the most significant asset for most Oregonians and provides a platform for future opportunities. The percentage of Oregonians who own their own home lags behind the national average. For minorities, the gap is significantly greater. In recent years, foreclosure rates have increased and the credit market for first time homebuyers has become more conservative. Home Ownership Assistance Account revenues address these gaps by enhancing OHCS' homeownership activities and efforts to increase homeownership among the state's minority populations.

Objectives and strategies	Actual and projected outcomes
Increase Homeownership Opportunities	
Down payment assistance to first-time home buyers by local and statewide organizations.	Nine agencies provide down payment assistance to 275 first-time homebuyers.
Maintain and Enhance Services to Homebuyers and Homeowners	
Homebuyer education, credit repair/counseling, foreclosure and financial counseling and other housing related services are provided to Oregonians across the state.	12 regional housing centers serve 8,700 people (20 percent of whom are minorities) through a variety of services that expand and preserve homeownership opportunities.
Culturally sensitive homeownership support is provided to meet the needs of traditionally disenfranchised community members, including minorities and low-income households.	Three metro agencies expand service level <ul style="list-style-type: none"> • Facilitate home purchase for 200 buyers from minority community • Broaden knowledge through outreach to over 100 African Americans, over 100 Latinos, over 60 Asian/Pacific Islanders and over 200 low-to-moderate income households
Increase Capacity of Housing Counselors and Practitioners	
Housing counselors and practitioners are trained and develop deeper expertise.	750 hours of training offered statewide and three industry conferences and one multi-day training result in <ul style="list-style-type: none"> • 10 percent increase in counseling staff statewide • 20 percent increase in counselors serving minorities
Homeownership Innovation	
Support and develop innovative efforts to increase and retain homeownership among underserved populations.	If revenue is adequate for all other activities, OHCS may release a request for proposals in spring 2011.

Delivery system:

OHCS allocates the Home Ownership Assistance Account resources through competitive applications. OHCS gives preference to applicants that provide the greatest number of low and very low-income homeownership housing units; that ensure the longest use as low or very low-income homeownership housing using models such as equity recapture, land trusts, or shared appreciation; and that support a comprehensive strategy to reverse the decreasing rates of homeownership among minorities.



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Housing Opportunity Bill (2009 HB 2436) **General Housing Account** (\$14,049,956)

Overview:

The General Housing Account Program (GHAP) expands the state's supply of multifamily rental housing for low and very low-income families and individuals. GHAP investments create a variety of residences ranging from housing for persons with special needs to housing for lower income working families. The department relies on strong partners to manage publicly funded affordable housing developments. GHAP continuously builds the capacity of housing providers to develop and maintain their affordable housing assets.

Objectives and strategies	Actual and projected outcomes
Develop and Preserve Affordable Multifamily Housing	
Expand and maintain the supply of affordable multifamily rental housing including housing for persons with special needs.	13 developments provide 560 affordable apartments for individuals and families. 199 residences serve persons with special needs.
Preserve existing affordable housing with expiring federal rental assistance contracts.	401 residences with long-term rental assistance contracts preserved.
Create permanent supportive housing opportunities for individuals and families who experience homelessness and face barriers to stability or independence.	28 homeless individuals or families receive stable housing and wrap around services.
Address construction or life/safety issues in developments originally funded with department resources.	Five developments retain safe affordable housing for tenants.
Project operating grants to meet policy goals: establish reserves; provide rental subsidies; or assist with resident services.	Awards in the 2011 CFC – August 2011.
Develop innovative approaches to increase the supply of affordable housing.	If revenues are adequate for all other activities, request for proposals may be released in late 2011.
Use capital needs assessments to ensure property is maintained for longest term use.	Revolving loan program established for minimum of 12 capital needs assessments.
Maintain and expand a vital network of Community-based nonprofit housing providers	
Competitive grants improve partner capacity and support innovation.	18 organizations improve internal processes, increase performance and ability to own and operate a portfolio of housing.
Technical assistance grants maintain partner expertise to own, operate and maintain affordable housing.	Two training organizations provide technical assistance to Oregon's affordable housing industry.
Third party assessments focus efforts to improve knowledge, leadership and long-term viability of community-based partners.	5 organizations have tools to increase their health, performance and effectiveness.

Delivery system:

OHCS distributes General Housing Account Program funds primarily through the Consolidated Funding Cycle (CFC). CFC resources are either set aside for preservation or regionally allocated based upon the percentage of very low-income households. GHAP resources must serve families at or below 80 percent of area median income. OHCS awards capacity-building dollars through a competitive process.